

Form clsnodsc – ntclsnodis

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

---

Case No.: 13-14543-CMG  
Chapter: 13  
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Stephen Caroleo  
335 Suburban Drive  
Toms River, NJ 08753

Jennifer Caroleo  
335 Suburban Drive  
Toms River, NJ 08753

Social Security No.:  
xxx-xx-9304

xxx-xx-8129

Employer's Tax I.D. No.:

---

**NOTICE OF DEFICIENCY CONCERNING DISCHARGE**

You are hereby notified that the above-named case will be closed without entry of discharge on or after May 19, 2017 for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☒ Joint debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☒ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: April 19, 2017  
JAN: pbf

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 2**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Stephen Caroleo  
 Jennifer Caroleo  
 Debtors

Case No. 13-14543-CMG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: clsnodsc

Page 1 of 1  
 Total Noticed: 3

Date Rcvd: Apr 19, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 21, 2017.  
 db/jdb +Stephen Caroleo, Jennifer Caroleo, 335 Suburban Drive, Toms River, NJ 08753-4246

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 19 2017 22:51:50 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Apr 19 2017 22:51:48 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 21, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 19, 2017 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
 Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
 Brian E Caine on behalf of Creditor J.P. Morgan Mortgage Acquisition Corp.  
 bcaine@parkermccay.com, BKcourtnotices@parkermccay.com  
 Brian E Caine on behalf of Creditor JPMorgan Chase Bank, et al bcaine@parkermccay.com,  
 BKcourtnotices@parkermccay.com  
 Brian E Caine on behalf of Creditor J.P. Morgan Mortgage Acquisition Corporation  
 bcaine@parkermccay.com, BKcourtnotices@parkermccay.com  
 Denise E. Carlon on behalf of Creditor RESIDENTIAL CREDIT SOLUTIONS, INC., as servicer for  
 J.P. MORGAN MORTGAGE ACQUISITION CORP. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
 John R. Morton, Jr. on behalf of Creditor American Honda Finance Corporation  
 mortonlaw.bccraig@verizon.net, donnal@mortoncraig.com/mhazlett@mortoncraig.com  
 Joseph Purrazzella on behalf of Debtor Stephen Caroleo joseph@purrlaw.com,  
 joepl897@comcast.net  
 Joseph Purrazzella on behalf of Joint Debtor Jennifer Caroleo joseph@purrlaw.com,  
 joepl897@comcast.net  
 Joshua I. Goldman on behalf of Creditor RESIDENTIAL CREDIT SOLUTIONS, INC., as servicer for  
 J.P. MORGAN MORTGAGE ACQUISITION CORP. jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com  
 Joshua I. Goldman on behalf of Creditor J.P. Morgan Mortgage Acquisition Corp.  
 jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com  
 R. A. Lebron on behalf of Creditor RESIDENTIAL CREDIT SOLUTIONS, INC., as servicer for J.P.  
 MORGAN MORTGAGE ACQUISITION CORP. bankruptcy@feinsuch.com

TOTAL: 12